HOUSING MARKET INFORMATION

HOUSING MARKET INSIGHT
Montréal CMA

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"Between 2011 and 2016, the differences between the renter rate in Montréal and the rates in Toronto and Vancouver decreased, such that the proportions of renters in some categories of households are now lower in Quebec's largest metropolitan area."

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Renter rates in the Montréal, Toronto and Vancouver CMAs: different trends between 2011 and 2016

The differences between the renter rate in Montréal and the rates in Toronto and Vancouver decreased between 2011 and 2016. This was mainly due to the changes in the renter rates among non-immigrant households[1], as the proportions of renters among immigrant households changed very little in these three urban centres between 2011 and 2016.

One of the most notable decreases in renter rate differences was noted among households aged 25 to 34. The renter rate for this category is actually now lower in Montréal than in Toronto or Vancouver.

This new reality was in fact more marked for couples aged 25 to 34 without children. As for households composed of couples in that same age group with children, commonly called young families, the proportion of renters in Montréal is currently lower than that in Vancouver and practically the same as that in Toronto.

It was a somewhat similar situation for non-immigrant baby boomers aged 45 to 64 who were couples (with or without children). The renter rate for this category in Montréal is now also lower than that in Vancouver and almost the same as that in Toronto.

The Montréal housing market is often compared with the Toronto and Vancouver markets. One major difference between these markets is the much higher proportion of renters in Montréal than in Toronto or Vancouver.

In a previous issue of *Housing Market Insight*[2] for the Montréal census metropolitan area (CMA), it had been shown that, while the renter rate in 2011 was higher overall in Montréal than in Toronto or Vancouver, this was not necessarily the case for all household types and age groups.

For example, older households, immigrant households and one-person households effectively had much higher renter rates in Montréal than in Toronto or Vancouver, whereas for other types of households, such as baby boomers[3], the renter rate differences between these three urban centres were minimal or practically non-existent.

With data from the 2016 Census now available, this second issue of *Housing Market Insight* on this topic looks at how these renter rate differences between Montréal and Canada's other two major centres have evolved in recent years.

Based on the results from this report, a third issue of *Housing Market Insight* in this series will attempt to establish links between the renter rate trends in these three major urban centres and the costs that households have to pay to rent or buy a home. In that sense, this issue serves as basis in view of performing a deeper analysis of the dynamics that exist between renting and buying a dwelling.

Table 1

Geographic sector	Proportion (%) of Renter Households in 2011	Proportion (%) of Renter Households in 2016
Montréal CMA	45.0	44.3
Toronto CMA	31.7	33.5
Vancouver CMA	34.5	36.3
Difference Montréal-Toronto (% points)	13.3	10.8
Difference Montréal-Vancouver (% points)	10.5	8.0

Sources: Statistics Canada. 2011 National Household Survey and 2016 Census; CMHC. calculations.

Differences between the renter rate in Montréal and the rates in Toronto and Vancouver are smaller in 2016

According to data from the 2016 Census, the renter rate in the Montréal area[4] was still higher than the rates in the Toronto and Vancouver areas (see table 1). However, the difference between the renter rate in Montréal and the rates in the other two major urban centres decreased by 2.5 percentage points in each case between 2011 and 2016[5].

This decline was due both to a decrease in the renter rate in the Montréal area between 2011 and 2016 (-0.7 percentage point) and to increases in the proportions of renters in Toronto and Vancouver over the same period (+1.8 percentage points in each case)[6]. The faster growth in prices in Toronto and Vancouver than in Montréal between 2011 and 2016[7] is probably one of the factors that accounted for these results, but more data will be needed to better understand this trend over time. The next issue of *Housing Market Insight* in this series will attempt to validate this assumption.

Smaller differences between the renter rate in Montréal and the rates in Toronto and Vancouver are essentially attributable to non-immigrant households

The decreases in the differences between the renter rate in Montréal and the rates in other two CMAs studied between 2011 and 2016 varied depending on households' immigrant status. In fact, as shown in figure 1, the renter rates among immigrant households in the three major urban centres practically did not change between 2011 and 2016.

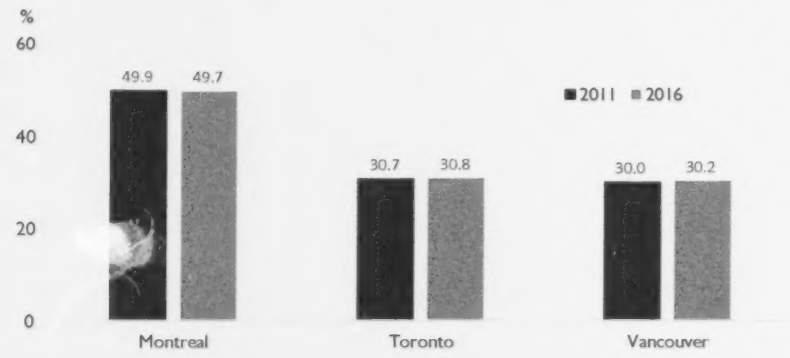
The housing tenure of immigrant households therefore had little impact on the changes in the renter rates between 2011 and 2016 presented above in table 1. This relative stability in the proportions of immigrant households in the Montréal CMA between the last two censuses also generally held for all household types (couples, lone-parent households, etc.) and age groups[8]. However, it will be important to eventually check if these results varied with the year of arrival of immigrants.

It should be noted that the Montréal area, once again in 2016, just like in 2011, had a much higher renter rate among immigrant households than Toronto or Vancouver (see figure 1). The types of immigrants admitted and their integration into the job market, which can vary from one urban centre to another, are examples of factors that could account for this rate difference. More details on the reasons that could explain this difference are available in the May 2017 issue of *Housing Market Insight*—Montréal CMA.

Among non-immigrant households, the renter rate fell by about 1 percentage point between 2011 and 2016 in Montréal, while the rates rose in Toronto and Vancouver, by about

Figure 1

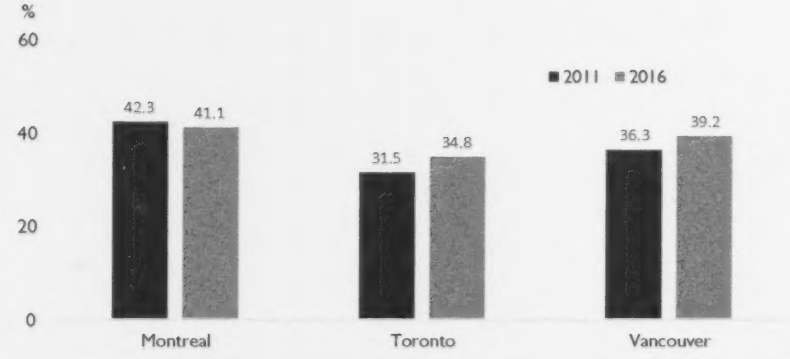
Renter Rates in 2011 and 2016 Among Immigrant Households in the Montréal, Toronto and Vancouver CMAs



Sources: Statistics Canada, 2011 National Household Survey and 2016 Census; CMHC, calculations.

Figure 2

Renter Rates in 2011 and 2016 Among Non-Immigrant Households in the Montréal, Toronto and Vancouver CMAs



Sources: Statistics Canada, 2011 National Household Survey and 2016 Census; CMHC, calculations.

3 percentage points in each case (see figure 2). The smaller differences between the renter rate in Montréal and the rates in Toronto and Vancouver were therefore essentially attributable to the changes in the renter rates among non-immigrant households between 2011 and 2016.

At first glance, it is difficult to understand why households' immigrant status (immigrant or non-immigrant) seems to have been such an important variable in the changes in renter rates in recent years. As previously mentioned, a future issue of *Housing Market Insight* will attempt to identify the factors that contributed to this distinction between immigrant and non-immigrant households on the housing market between 2011 and 2016.

For now, though, the next section of this report continues to explore the changes in renter rates among non-immigrant households between 2011 and 2016, but this time by household type and age group.

Differences between the renter rate in Montréal and the rates in Toronto and Vancouver are lesser for all household types and age groups

The decreases in the differences between the renter rate of non-immigrant households in the Montréal CMA and the rates in Toronto and Vancouver were generalized across all household types (see tables 2 and 3).

The decreases between 2011 and 2016 were in fact so marked among couples without children that the proportions of renters became higher in Toronto and Vancouver than in Montréal[9].

These results among couples without children were due to a decrease in the renter rate for this category between 2011 and 2016 in Montréal (-1.8 percentage points) and increases in the rates over the same period in Toronto and Vancouver (+5.2 and +4.2 percentage points, respectively)[10].

The differences between the proportion of renters in Montréal and the proportions in Toronto and Vancouver also decreased moderately among lone-parent households between 2011 and 2016, with the renter rate for this category in Montréal being almost the same as the rate in Vancouver (difference of 0.4 percentage point in 2016) and also having moved slightly closer to the rate in Toronto.

Even though the differences between the renter rate among one-person households in Montréal and the rates in Toronto and Vancouver decreased in recent years, Quebec's largest metropolitan area continued to show a much higher proportion of renters in this category than Canada's other two major urban centres (differences of 8.6 percentage points in both cases).

In addition to the gaps by household type, there were also differences between the renter rates recorded in these three urban centres by household age group. The results presented in tables 4 and 5 show that the differences between the proportions of renters in Montréal and those in Toronto and Vancouver decreased between 2011 and 2016 for all age groups.

The most notable change was observed in the case of households aged 25 to 34, with the proportion of renters in this age group now lower in Montréal than in Toronto or Vancouver. This essentially resulted from very marked increases in the renter rates among households aged 25 to 34 in Toronto and Vancouver between the last two censuses.

Table 2

Household type	Difference (% points) Between Montréal and Toronto in the Proportions of Non-Immigrant Renter Households in 2011	Difference (% points) Between Montréal and Toronto in the Proportions of Non-Immigrant Renter Households in 2016	Change (% points) Between 2011 and 2016
Total	10.9	6.3	4.5
Couples with children	5.6	4.1	1.6
Couples without children	5.8	-1.2	7.0
Lone-parent households	8.9	4.2	4.7
One-person households	13.0	8.6	4.3
Multiple-family households*	13.4	7.9	5.5

* One-census-family households with additional persons and multiple-census-family households with or without additional persons.
Sources: Statistics Canada, 2011 National Household Survey and 2016 Census; CMHC, calculations.

Table 3

Household type	Difference (% points) Between Montréal and Vancouver in the Proportions of Non-Immigrant Renter Households in 2011	Difference (% points) Between Montréal and Vancouver in the Proportions of Non-Immigrant Renter Households in 2016	Change (% points) Between 2011 and 2016
Total	6.0	1.9	4.1
Couples with children	-1.0	-3.8	2.9
Couples without children	3.5	-2.5	6.0
Lone-parent households	6.4	0.4	6.0
One-person households	12.8	8.6	4.2
Multiple-family households*	10.0	7.3	2.7

* One-census-family households with additional persons and multiple-census-family households with or without additional persons.
Sources: Statistics Canada, 2011 National Household Survey and 2016 Census; CMHC, calculations.

In fact, while the renter rates among non-immigrant households aged 25 to 34 rose by 10.4 and 7.4 percentage points in Toronto and Vancouver, respectively, between 2011 and 2016, the increase was only 1.9 percentage points in Montréal.

Based on these figures, it could be that the faster growth in housing prices in Toronto and Vancouver than in Montréal had a greater impact on first-time buyers in these two urban centres. With these steady price increases and the generally lower financial wealth of first-time buyers compared to repeat buyers, access to homeownership was probably more difficult than in the past for young households in Toronto and Vancouver.

It is also often suggested that today's young households more frequently opt to rent because of a change in housing tastes. In fact, millennials, contrary to previous cohorts of young households, do not want to buy a home in order to keep some flexibility or freedom in their budget.

This hypothesis is however more difficult to justify in a context where the renter rate among households aged 25 to 34 did not change much between 2011 and 2016 in Montréal, but the rates increased considerably in Toronto and Vancouver. If the tastes of millennials were really the major factor accounting for the choice of the rental market by young households, similar changes in renter rates would likely have been observed in Montréal, Toronto and Vancouver, which was clearly not the case.

To shed more light on this, a subsequent issue of *Housing Market Insight* will analyze how the increase in housing costs, combined with the income of young households, may have played a role in the choice of housing tenure.

Table 4

Age group	Difference (% points) Between Montréal and Toronto in the Proportions of Non-Immigrant Renter Households in 2011	Difference (% points) Between Montréal and Toronto in the Proportions of Non-Immigrant Renter Households in 2016	Change (% points) Between 2011 and 2016
Total	10.9	6.3	4.5
15-24 years	5.5	1.8	3.7
25-44 years	7.9	1.9	6.0
25-34 years	6.9	-1.6	8.5
35-44 years	7.7	4.9	2.8
45-64 years	10.4	7.3	3.1
45-54 years	9.7	6.4	3.3
55-64 years	11.3	8.2	3.0
65+ years	19.3	14.8	4.5

Sources: Statistics Canada, 2011 National Household Survey and 2016 Census; CMHC, calculations.

Table 5

Age group	Difference (% points) Between Montréal and Vancouver in the Proportions of Non-Immigrant Renter Households in 2011	Difference (% points) Between Montréal and Vancouver in the Proportions of Non-Immigrant Renter Households in 2016	Change (% points) Between 2011 and 2016
Total	6.0	1.9	4.1
15-24 years	7.9	2.3	5.6
25-44 years	-1.3	-5.5	4.2
25-34 years	0.1	-5.4	5.5
35-44 years	-3.0	-4.9	1.9
45-64 years	5.5	1.2	4.3
45-54 years	2.9	-1.7	4.6
55-64 years	8.8	4.1	4.7
65+ years	21.2	16.3	4.9

Sources: Statistics Canada, 2011 National Household Survey and 2016 Census; CMHC, calculations.

An analysis of the same data by both household type and age group and type indicates that the renter rate among couples without children (non-immigrant) aged 25 to 34 is now lower in Montréal than in Toronto or Vancouver. In the case of couples with children in the same age group, commonly called young families, the proportion of renters in Montréal is lower than the proportion in Vancouver and practically the same as that in Toronto.

It was a somewhat similar situation for non-immigrant baby boomers aged 45 to 64 who were couples (with or without children). The renter rate for this category in Montréal is now also lower than that in Vancouver and almost the same as that in Toronto[11].

Lastly, while the renter rate among non-immigrant households aged 65 or older remained much higher in Montréal than in Toronto or Vancouver, the differences between the rates recorded in these three urban centres decreased between 2011 and 2016. Just like for the other results presented earlier, a more in-depth analysis will be needed to gain a good understanding of the nature of the changes that occurred between the last two censuses.

Summary and next steps

The differences between the renter rate in Montréal and the rates in Toronto and Vancouver decreased between 2011 and 2016. This decrease was mainly due to the changes in the renter rates among non-immigrant households in these urban centres.

With these changes in the renter rates among non-immigrant households between 2011 and 2016 for certain household types and age groups, Montréal ended up having rates similar to or below those observed in Toronto and Vancouver in some categories of households.

While this issue of *Housing Market Insight* shed some light on the changes in the proportion of renters in Montréal compared to the proportions in Toronto and Vancouver in recent years, a subsequent issue will have to examine in greater detail the factors (income, housing costs, types of dwellings bought, etc.) that could explain these changes. The answers to questions of this type will provide a better understanding of the dynamics that exist between renting and buying a home in the country's large urban centres.

ANNEX

Table 1: Proportions (%) of Renter Households by Age Group and by Household Type in the Montréal CMA in 2011

	Total	Couples with children	Couples without children	Lone-parent households	One-person households	Multiple-family households*
Total	45.0	24.6	31.3	53.4	66.2	65.6
15-24 years	84.7	65.1	79.1	76.9	88.9	91.1
25-44 years	51.7	30.4	51.1	64.7	72.6	74.3
25-34 years	61.6	37.2	56.0	79.0	76.0	80.7
35-44 years	43.4	27.2	42.1	58.2	68.2	60.0
45-64 years	36.5	17.6	21.0	46.5	62.2	48.3
45-54 years	36.5	18.1	24.8	46.1	64.0	51.8
55-64 years	36.6	16.3	18.8	47.5	60.6	44.7
65+ years	42.7	19.9	24.1	41.6	61.4	41.4

* One-census-family households with additional persons and multiple-census-family households with or without additional persons.
Source: Statistics Canada, 2011 National Household Survey; CMHC, calculations.

Table 2: Proportions (%) of Renter Households by Age Group and by Household Type in the Toronto CMA in 2011

	Total	Couples with children	Couples without children	Lone-parent households	One-person households	Multiple-family households*
Total	31.7	17.7	23.8	43.8	52.5	36.8
15-24 years	77.0	48.3	80.7	71.9	80.3	82.0
25-44 years	40.0	23.7	40.6	61.3	59.0	44.7
25-34 years	51.5	32.3	45.2	74.5	63.1	59.6
35-44 years	32.5	21.0	33.4	55.0	54.4	28.2
45-64 years	25.3	13.6	17.7	37.6	52.2	24.3
45-54 years	26.3	14.7	23.0	40.8	53.6	25.6
55-64 years	24.0	11.5	14.7	32.1	50.8	22.7
65+ years	25.4	10.7	14.1	24.2	42.8	17.7

* One-census-family households with additional persons and multiple-census-family households with or without additional persons.
Source: Statistics Canada, 2011 National Household Survey; CMHC, calculations.

Table 3: Proportions (%) of Renter Households by Age Group and by Household Type in the Vancouver CMA in 2011

	Total	Couples with children	Couples without children	Lone-parent households	One-person households	Multiple-family households*
Total	34.5	21.2	25.3	41.3	51.4	43.8
15-24 years	73.6	43.5	75.8	57.2	74.2	80.4
25-44 years	45.7	28.0	46.5	57.7	62.9	54.2
25-34 years	56.3	37.5	52.1	70.6	65.6	65.6
35-44 years	37.8	24.9	37.9	53.1	59.7	38.4
45-64 years	27.8	16.7	17.8	36.8	49.8	27.4
45-54 years	30.0	18.3	23.4	40.3	53.2	30.3
55-64 years	25.0	13.5	14.7	30.0	46.5	24.3
65+ years	23.4	10.9	12.1	21.6	37.6	17.8

* One-census-family households with additional persons and multiple-census-family households with or without additional persons.
Source: Statistics Canada, 2011 National Household Survey; CMHC, calculations.

Table 4: Proportions (%) of Renter Households (Non-Immigrant) by Age Group and by Household Type in the Montréal CMA in 2011

	Total	Couples with children	Couples without children	Lone-parent households	One-person households	Multiple-family households*
Total	42.3	15.5	29.0	50.1	64.8	66.2
15-24 years	82.7	63.2	77.1	75.0	87.2	90.4
25-44 years	45.0	18.4	43.5	59.9	68.8	73.9
25-34 years	55.9	27.2	49.3	76.5	72.8	79.0
35-44 years	34.6	13.5	31.8	52.3	63.2	59.5
45-64 years	34.7	10.8	19.6	42.3	60.8	49.7
45-54 years	33.3	10.7	22.6	41.7	61.6	52.1
55-64 years	36.4	11.3	18.0	44.0	60.1	47.3
65+ years	45.4	16.1	25.4	43.0	63.2	45.0

* One-census-family households with additional persons and multiple-census-family households with or without additional persons.
Source: Statistics Canada, 2011 National Household Survey; CMHC, calculations.

Table 5: Proportions (%) of Renter Households (Non-Immigrant) by Age Group and by Household Type in the Toronto CMA in 2011

	Total	Couples with children	Couples without children	Lone-parent households	One-person households	Multiple-family households*
Total	31.5	9.9	23.3	41.2	51.8	52.8
15-24 years	77.2	41.2	79.3	68.4	80.9	83.9
25-44 years	37.1	12.3	36.4	57.6	57.2	59.8
25-34 years	49.0	20.2	40.8	73.3	62.0	67.2
35-44 years	26.9	9.4	28.3	48.4	51.0	42.5
45-64 years	24.2	7.2	15.6	31.0	50.0	35.3
45-54 years	23.6	7.1	18.7	32.0	50.9	36.9
55-64 years	25.1	7.6	13.5	29.0	49.1	33.2
65+ years	26.1	9.1	11.7	25.4	41.1	22.3

* One-census-family households with additional persons and multiple-census-family households with or without additional persons.
Source: Statistics Canada, 2011 National Household Survey; CMHC, calculations.

Table 6: Proportions (%) of Renter Households (Non-Immigrant) by Age Group and by Household Type in the Vancouver CMA in 2011

	Total	Couples with children	Couples without children	Lone-parent households	One-person households	Multiple-family households*
Total	36.3	16.5	25.6	43.7	52.0	56.2
15-24 years	74.9	47.6	75.0	64.2	76.4	80.1
25-44 years	46.3	21.6	44.7	59.7	63.0	65.5
25-34 years	55.7	30.3	49.8	74.8	65.4	70.2
35-44 years	37.7	18.0	36.4	52.9	60.1	54.7
45-64 years	29.1	11.6	17.0	37.6	50.0	37.7
45-54 years	30.4	12.1	22.0	39.7	52.7	40.7
55-64 years	27.6	10.4	14.1	32.8	47.3	34.0
65+ years	24.2	11.1	10.7	21.9	36.7	19.5

* One-census-family households with additional persons and multiple-census-family households with or without additional persons.
Source: Statistics Canada, 2011 National Household Survey; CMHC, calculations.

Table 7: Proportions (%) of Renter Households (Immigrant) by Age Group and by Household Type in the Montréal CMA in 2011

	Total	Couples with children	Couples without children	Lone-parent households	One-person households	Multiple-family households*
Total	49.9	39.9	36.3	59.9	68.7	58.0
15-24 years	86.6	70.2	87.7	83.9	89.4	89.0
25-44 years	65.0	52.9	69.0	75.0	81.6	70.9
25-34 years	75.2	63.5	74.1	84.4	83.2	81.1
35-44 years	59.2	49.5	62.8	70.9	80.0	58.4
45-64 years	41.7	29.3	27.8	55.8	68.5	43.6
45-54 years	45.6	33.1	39.7	57.9	75.7	49.2
55-64 years	37.0	22.2	22.7	52.8	62.5	38.1
65+ years	35.6	22.6	20.6	38.9	54.7	33.2

* One-census-family households with additional persons and multiple-census-family households with or without additional persons.
Source: Statistics Canada, 2011 National Household Survey; CMHC, calculations.

Table 8: Proportions (%) of Renter Households (Immigrant) by Age Group and by Household Type in the Toronto CMA in 2011

	Total	Couples with children	Couples without children	Lone-parent households	One-person households	Multiple-family households*
Total	30.7	21.5	22.9	44.6	51.9	25.5
15-24 years	72.6	54.2	83.2	75.9	74.6	73.8
25-44 years	40.7	30.7	44.0	63.0	59.7	31.4
25-34 years	51.5	40.9	49.2	74.6	61.5	46.0
35-44 years	35.7	28.0	38.1	58.5	58.2	22.1
45-64 years	25.7	16.6	19.2	41.4	54.7	19.9
45-54 years	27.8	18.7	27.5	46.4	57.1	20.7
55-64 years	23.0	13.0	15.3	33.5	52.6	19.1
65+ years	25.0	11.1	15.4	23.5	43.9	16.3

* One-census-family households with additional persons and multiple-census-family households with or without additional persons.
Source: Statistics Canada, 2011 National Household Survey; CMHC, calculations.

Table 9: Proportions (%) of Renter Households (Immigrant) by Age Group and by Household Type in the Vancouver CMA in 2011

	Total	Couples with children	Couples without children	Lone-parent households	One-person households	Multiple-family households*
Total	30.0	23.8	22.2	38.0	47.3	26.9
15-24 years	57.8	36.1	75.4	46.8	58.3	64.2
25-44 years	40.9	32.8	44.5	53.7	57.8	34.9
25-34 years	50.6	44.5	49.7	60.7	59.0	47.0
35-44 years	36.4	29.7	38.9	51.9	56.8	26.9
45-64 years	25.8	19.8	18.5	35.7	48.7	21.0
45-54 years	29.0	22.3	25.0	40.3	54.0	23.1
55-64 years	21.9	15.2	15.3	27.6	44.2	18.9
65+ years	22.5	10.8	13.3	21.2	38.8	17.1

* One-census-family households with additional persons and multiple-census-family households with or without additional persons.
Source: Statistics Canada, 2011 National Household Survey; CMHC, calculations.

Table 10: Proportions (%) of Renter Households by Age Group and by Household Type in the Montréal CMA in 2016

	Total	Couples with children	Couples without children	Lone-parent households	One-person households	Multiple-family households*
Total	44.3	25.3	29.7	52.8	64.0	65.9
15-24 years	88.0	75.5	81.7	90.4	88.8	93.7
25-44 years	53.1	31.8	54.0	65.6	71.8	77.2
25-34 years	63.4	39.0	59.0	79.6	75.9	84.1
35-44 years	44.7	28.8	44.3	59.9	66.9	61.4
45-64 years	35.9	18.5	19.3	45.8	60.6	47.4
45-54 years	36.3	19.6	24.6	46.5	61.8	49.7
55-64 years	35.4	16.2	17.0	44.4	59.7	45.3
65+ years	39.6	19.0	20.8	40.2	57.6	40.6

* One-census-family households with additional persons and multiple-census-family households with or without additional persons.
Source: Statistics Canada, 2016 Census; CMHC, calculations.

Table 11: Proportions (%) of Renter Households by Age Group and by Household Type in the Toronto CMA in 2016

	Total	Couples with children	Couples without children	Lone-parent households	One-person households	Multiple-family households*
Total	33.5	18.8	26.7	45.2	52.7	39.3
15-24 years	80.1	67.8	84.6	81.2	75.2	85.2
25-44 years	45.1	26.8	50.2	64.3	62.2	49.7
25-34 years	58.0	37.4	56.0	74.5	67.0	66.1
35-44 years	35.7	23.5	39.9	59.6	56.0	29.4
45-64 years	26.5	14.4	19.2	40.6	51.8	25.3
45-54 years	27.8	15.8	25.2	43.5	53.6	26.2
55-64 years	25.0	12.1	16.0	36.2	50.2	24.3
65+ years	24.9	10.9	13.9	25.1	41.9	18.9

* One-census-family households with additional persons and multiple-census-family households with or without additional persons.
Source: Statistics Canada, 2016 Census; CMHC, calculations.

Table 12: Proportions (%) of Renter Households by Age Group and by Household Type in the Vancouver CMA in 2016

	Total	Couples with children	Couples without children	Lone-parent households	One-person households	Multiple-family households*
Total	36.3	22.7	29.1	42.7	51.8	43.8
15-24 years	78.5	69.9	85.4	70.7	72.1	84.6
25-44 years	50.1	31.8	56.3	60.5	64.2	55.8
25-34 years	61.0	41.0	61.5	67.5	68.0	69.9
35-44 years	41.0	28.6	46.8	58.0	59.1	35.7
45-64 years	29.2	17.5	20.5	38.8	51.1	27.0
45-54 years	31.3	19.1	27.9	41.6	54.5	29.6
55-64 years	26.9	14.6	16.5	34.1	48.2	24.3
65+ years	23.5	11.3	12.8	23.9	37.5	17.3

* One-census-family households with additional persons and multiple-census-family households with or without additional persons.
Source: Statistics Canada, 2016 Census; CMHC, calculations.

Table 13: Proportions (%) of Renter Households (Non-Immigrant) by Age Group and by Household Type in the Montréal CMA in 2016

	Total	Couples with children	Couples without children	Lone-parent households	One-person households	Multiple-family households*
Total	41.1	15.7	27.3	49.2	62.3	66.5
15-24 years	86.6	75.0	80.5	91.1	87.4	93.1
25-44 years	46.3	19.7	47.3	61.4	67.5	77.8
25-34 years	57.8	29.5	53.0	77.2	72.0	83.0
35-44 years	36.2	14.8	34.9	54.6	62.2	63.3
45-64 years	32.9	9.8	17.4	40.4	58.7	48.7
45-54 years	32.0	9.8	21.4	41.2	59.1	51.8
55-64 years	33.7	9.7	15.7	38.8	58.3	46.2
65+ years	41.5	17.7	21.1	41.8	59.1	44.0

* One-census-family households with additional persons and multiple-census-family households with or without additional persons.
Source: Statistics Canada, 2016 Census; CMHC, calculations.

Table 14: Proportions (%) of Renter Households (Non-Immigrant) by Age Group and by Household Type in the Toronto CMA in 2016

	Total	Couples with children	Couples without children	Lone-parent households	One-person households	Multiple-family households*
Total	34.8	11.6	28.5	45.0	53.7	58.6
15-24 years	84.8	69.3	86.9	87.1	80.9	90.2
25-44 years	44.5	16.0	48.3	64.6	62.3	70.3
25-34 years	59.4	28.3	54.8	79.1	68.5	78.5
35-44 years	31.3	12.1	35.7	56.7	54.1	49.2
45-64 years	25.6	7.7	17.5	35.3	50.4	37.3
45-54 years	25.7	7.9	22.3	37.8	52.0	40.9
55-64 years	25.5	7.2	14.7	31.6	49.0	33.8
65+ years	26.7	10.3	12.9	26.6	41.2	28.7

* One-census-family households with additional persons and multiple-census-family households with or without additional persons.
Source: Statistics Canada, 2016 Census; CMHC, calculations.

Table15: Proportions (%) of Renter Households (Non-Immigrant) by Age Group and by Household Type in the Vancouver CMA in 2016

	Total	Couples with children	Couples without children	Lone-parent households	One-person households	Multiple-family households*
Total	39.2	19.5	29.7	48.8	53.7	59.3
15-24 years	84.3	75.3	86.6	77.9	79.7	90.3
25-44 years	51.9	26.5	54.9	68.6	66.1	69.6
25-34 years	63.2	37.2	60.6	78.4	71.2	76.7
35-44 years	41.1	22.6	44.0	64.1	59.6	53.1
45-64 years	31.7	13.2	19.6	42.4	52.1	41.8
45-54 years	33.7	14.5	27.5	45.6	55.3	47.6
55-64 years	29.6	11.0	15.5	37.5	49.7	36.2
65+ years	25.2	11.8	11.2	27.4	37.9	27.2

* One-census-family households with additional persons and multiple-census-family households with or without additional persons.
Source: Statistics Canada, 2016 Census; CMHC, calculations.

Table 16: Proportions (%) of Renter Households (Immigrant) by Age Group and by Household Type in the Montréal CMA in 2016

	Total	Couples with children	Couples without children	Lone-parent households	One-person households	Multiple-family households*
Total	49.7	40.5	34.9	59.5	67.2	56.4
15-24 years	87.9	78.7	85.5	88.0	87.4	92.5
25-44 years	64.9	53.1	67.4	74.2	80.6	70.6
25-34 years	74.3	61.6	70.5	84.9	83.2	81.8
35-44 years	59.7	50.6	63.4	70.3	78.1	56.6
45-64 years	43.7	32.0	29.4	56.7	69.0	43.5
45-54 years	45.8	35.0	39.9	57.8	72.0	44.5
55-64 years	40.7	26.1	24.0	54.9	66.2	42.4
65+ years	34.7	19.9	19.9	37.6	52.7	33.1

* One-census-family households with additional persons and multiple-census-family households with or without additional persons.
Source: Statistics Canada, 2016 Census; CMHC, calculations.

Table 17: Proportions (%) of Renter Households (Immigrant) by Age Group and by Household Type in the Toronto CMA in 2016

	Total	Couples with children	Couples without children	Lone-parent households	One-person households	Multiple-family households*
Total	30.8	21.7	23.2	44.8	50.1	25.4
15-24 years	70.3	66.4	80.4	69.1	65.0	75.0
25-44 years	42.8	32.6	48.6	63.6	59.2	32.3
25-34 years	52.3	41.0	52.7	70.1	61.2	47.4
35-44 years	37.6	30.1	42.8	60.9	57.1	21.7
45-64 years	26.7	17.4	20.3	43.2	53.2	20.6
45-54 years	28.5	19.4	27.3	46.1	55.1	20.7
55-64 years	24.5	14.1	16.9	38.6	51.5	20.5
65+ years	24.0	11.0	14.4	24.5	42.3	16.2

* One-census-family households with additional persons and multiple-census-family households with or without additional persons.
Source: Statistics Canada, 2016 Census; CMHC, calculations.

Table 18: Proportions (%) of Renter Households (Immigrant) by Age Group and by Household Type in the Vancouver CMA in 2016

	Total	Couples with children	Couples without children	Lone-parent households	One-person households	Multiple-family households*
Total	30.2	23.8	24.9	36.7	45.8	24.6
15-24 years	64.2	61.4	82.2	57.1	57.4	71.1
25-44 years	43.2	34.6	52.6	51.2	55.5	35.3
25-34 years	51.0	42.5	55.9	51.7	55.2	50.4
35-44 years	38.6	32.2	47.9	51.0	55.9	24.4
45-64 years	26.3	19.6	21.5	35.3	48.4	18.0
45-54 years	28.4	21.5	28.1	37.9	52.3	18.9
55-64 years	23.6	16.5	17.9	31.0	45.0	17.0
65+ years	21.9	11.1	14.1	21.2	37.1	12.5

* One-census-family households with additional persons and multiple-census-family households with or without additional persons.
Source: Statistics Canada, 2016 Census; CMHC, calculations.

ENDNOTES

[1] Persons born in Canada.

[2] May 2017 issue.

[3] Non-immigrant baby boomers.

[4] In 2016, the municipalities of Saint-Jean-sur-Richelieu and Saint-Lin–Laurentides were added to the Montréal CMA. With these two municipalities included in the Montréal CMA in 2011, for a better comparison of the data over time, the renter rate for the Montréal CMA in 2011 would have been 44.8% (instead of 45.0%), so the exclusion of these two municipalities from the Montréal CMA in 2011 has generally little impact on the results presented in this report.

[5] The renter rate difference between Montréal and Toronto decreased from 13.3 to 10.8 percentage points between 2011 and 2016, and the difference between Montréal and Vancouver decreased from 10.5 to 8.0 percentage points over the same period.

[6] See tables 1 to 3 and 10 to 12 in the appendix for the renter rates in 2011 and 2016 in the Montréal, Toronto and Vancouver CMAs.

[7] According to the Teranet–National Bank House Price Index™, the growth in prices between May 2011 and May 2016 was more than 40% in Toronto and Vancouver, compared to only 10% in Montréal.

[8] See tables 7 to 9 and 16 to 18 in the appendix for the renter rates of immigrant households in 2011 and 2016 in the Montréal, Toronto and Vancouver CMAs.

[9] The negative percentage-point differences between the renter rate in Montréal and the rates in Toronto and Vancouver in 2016 mean that the proportions of renters were higher in Toronto and Vancouver than in Montréal.

[10] See tables 4 to 6 and 13 to 15 in the appendix for the renter rates of non-immigrant households in 2011 and 2016 in the Montréal, Toronto and Vancouver CMAs.

[11] However, contrary to households aged 25 to 34, the proportion of renters aged 45 to 64 in Montréal decreased between 2011 and 2016 (-1.8 percentage points).

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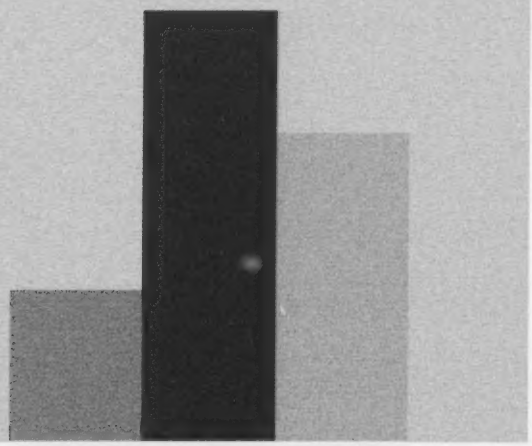

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